

FIGURE 1A

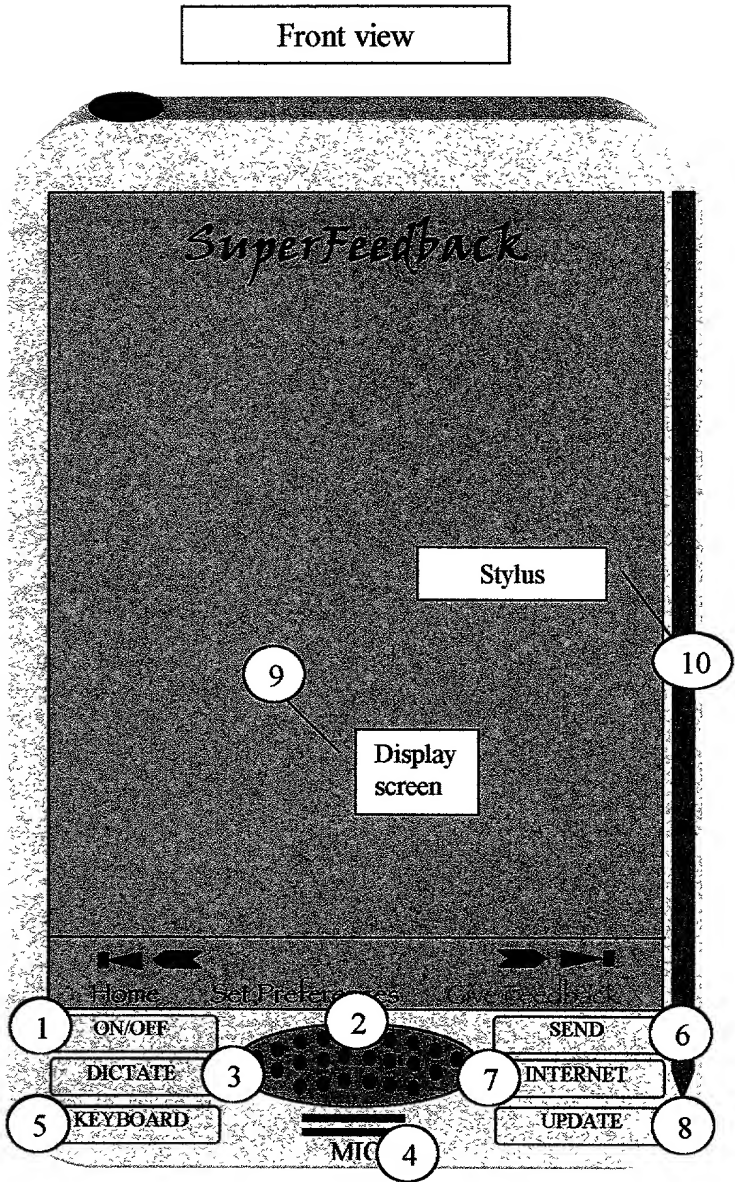


FIGURE 1B

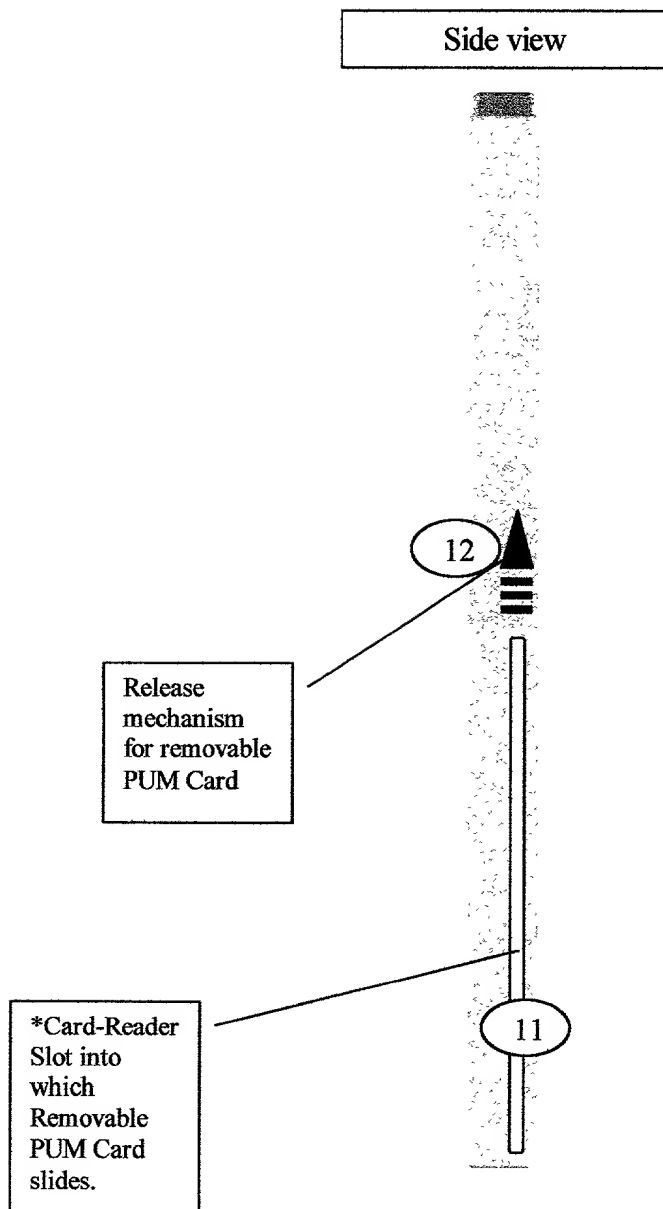


FIGURE 1C

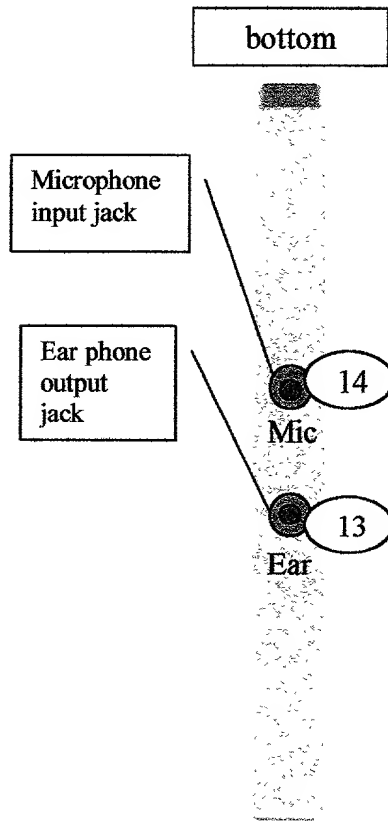


FIGURE 1D

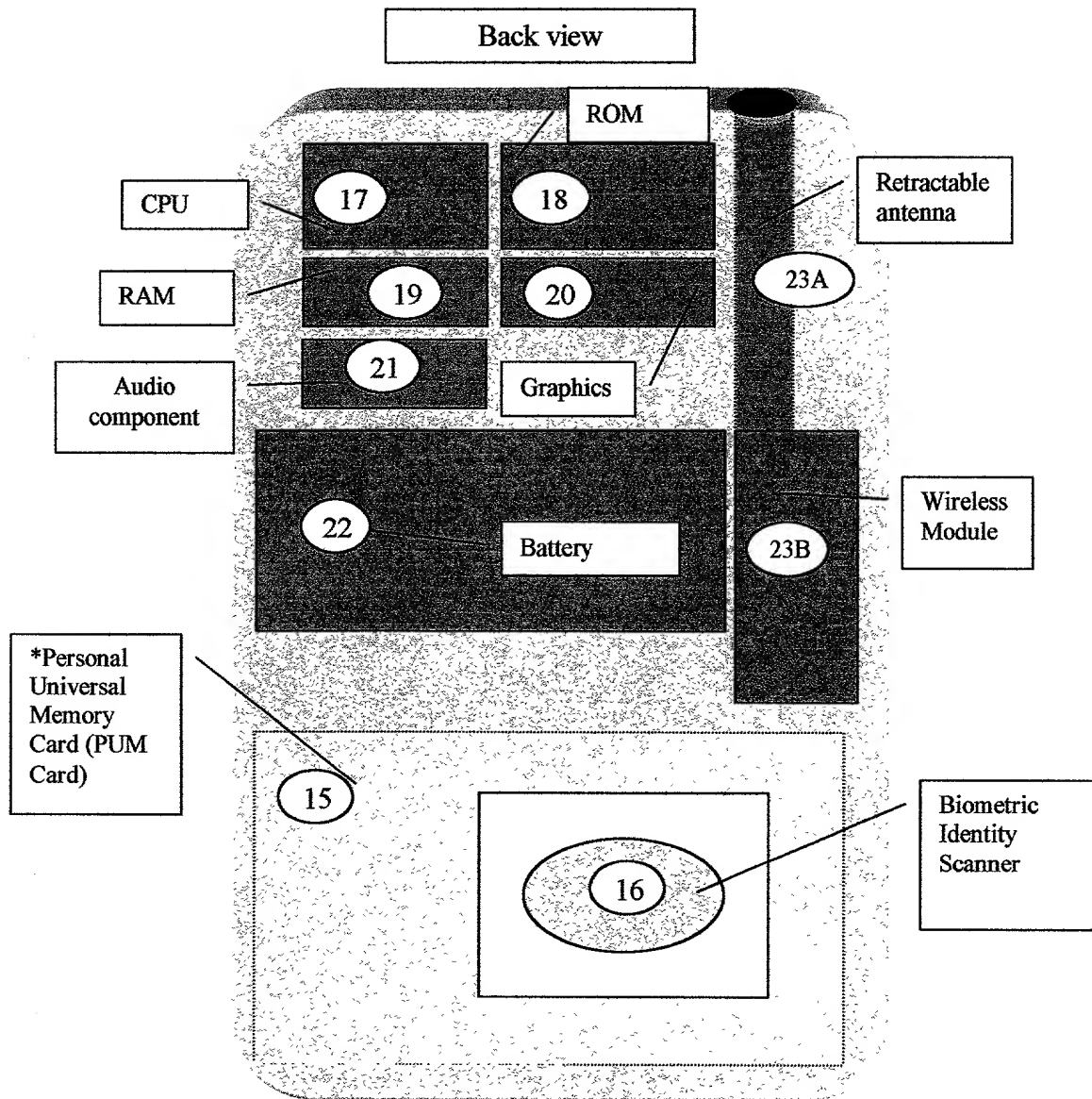


FIGURE 2

CONFIGURATION-DEPENDENT DOWNLOAD PROCESS 200

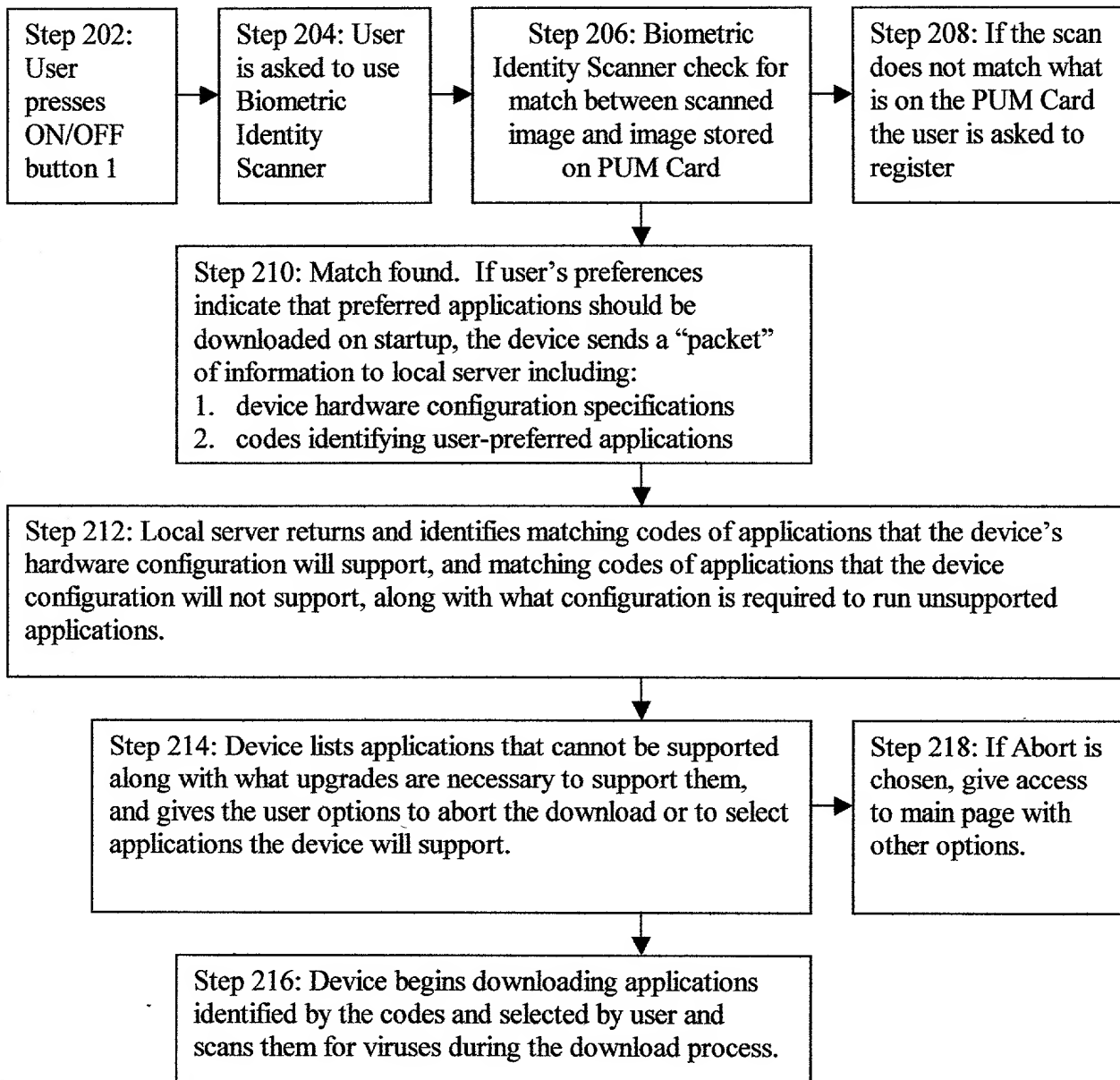


FIGURE 3
PROCESS 300 FOR VOICE INPUT

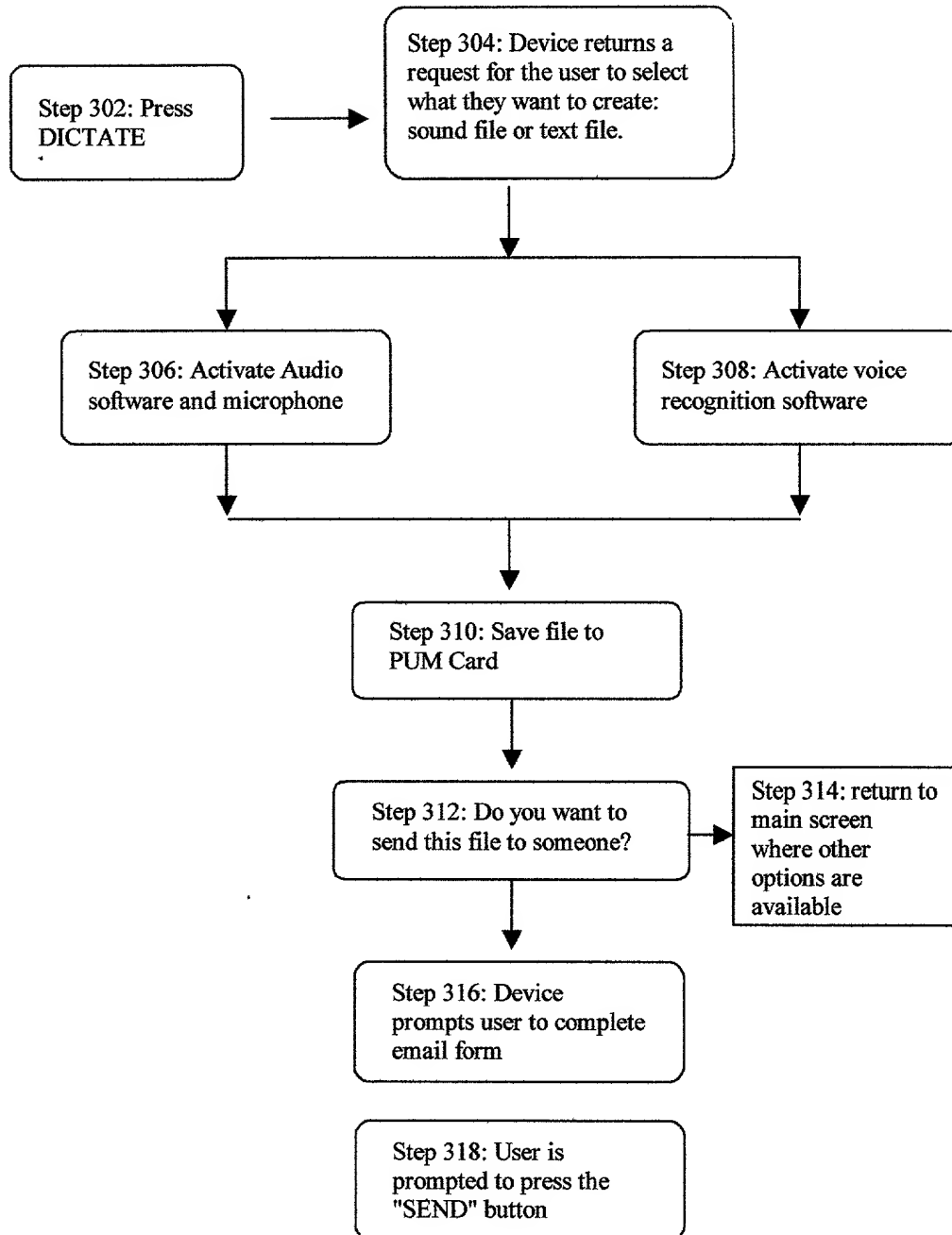


FIGURE 4A

PRIVATE COMMUNICATION PROCESS 400A FOR "PULLING" INFORMATION

(Used for personalizing the shopping experience, for example.)

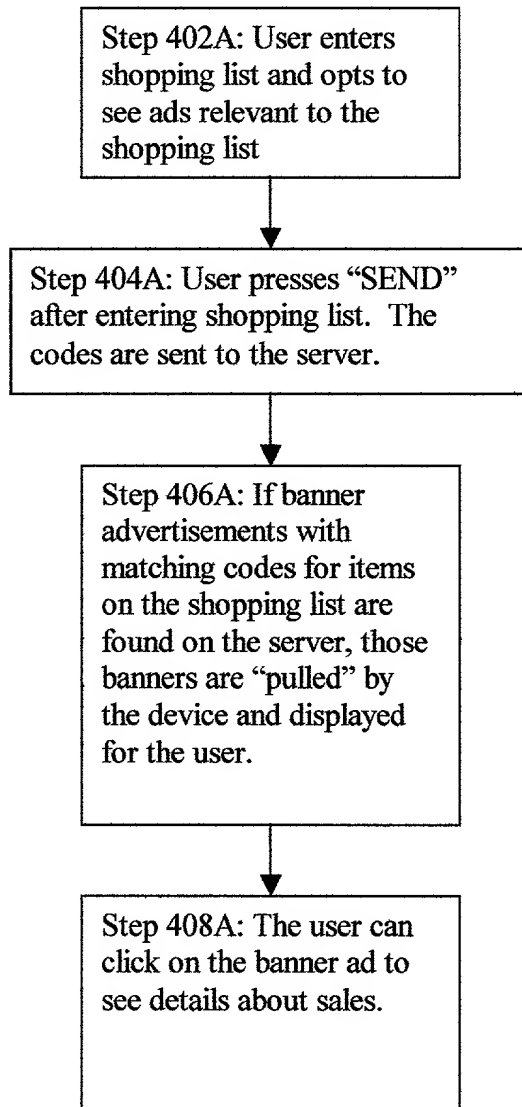


FIGURE 4B

PRIVATE COMMUNICATION PROCESS 400B FOR "PUSHING" INFORMATION

(Used for paying a vendor, for example.)

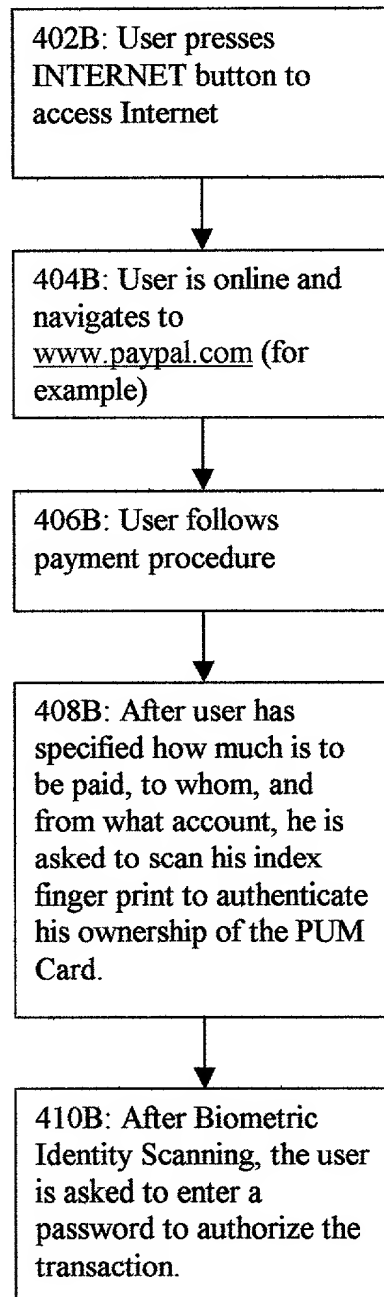


FIGURE 5

PROCESS 500 FOR UPDATING THE PUM CARD

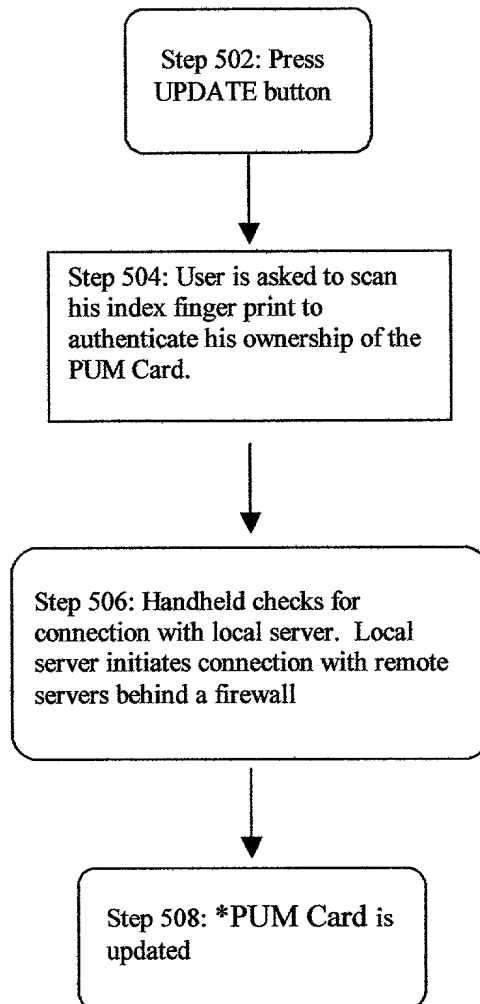


FIGURE 6

SMART-ERASE SHUTDOWN PROCESS 600

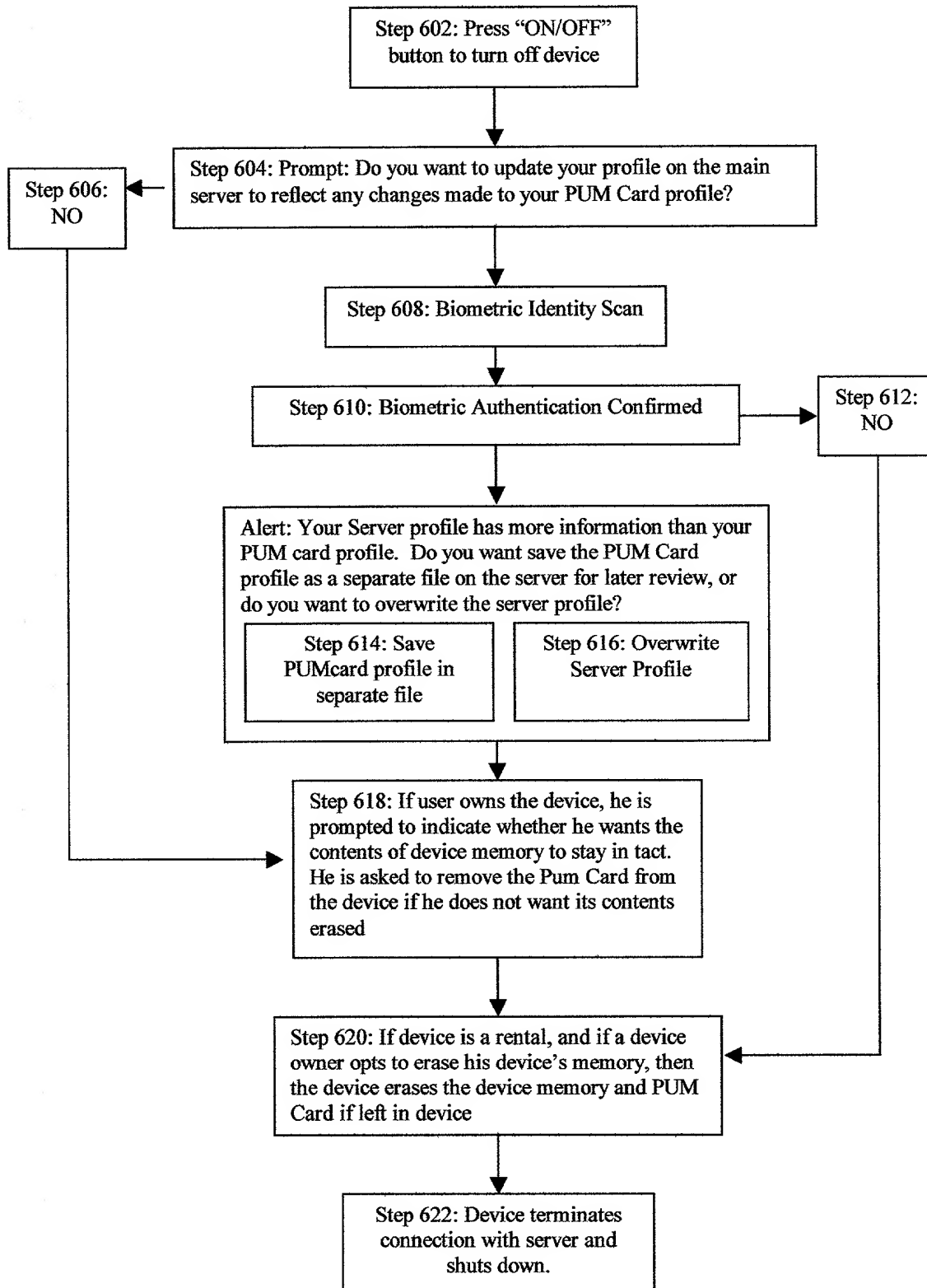
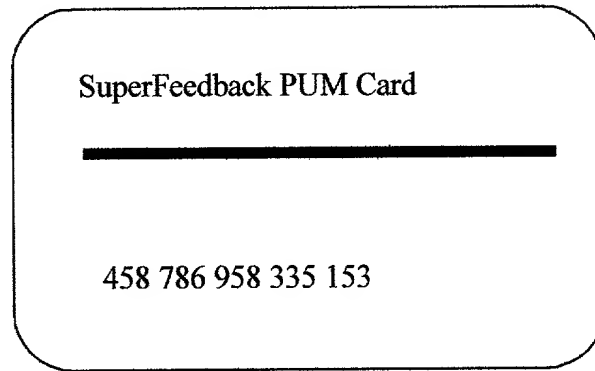


FIGURE 7

PERSONAL UNIVERSAL MEMORY CARD (PUM Card)

Front View

5



10

Back View

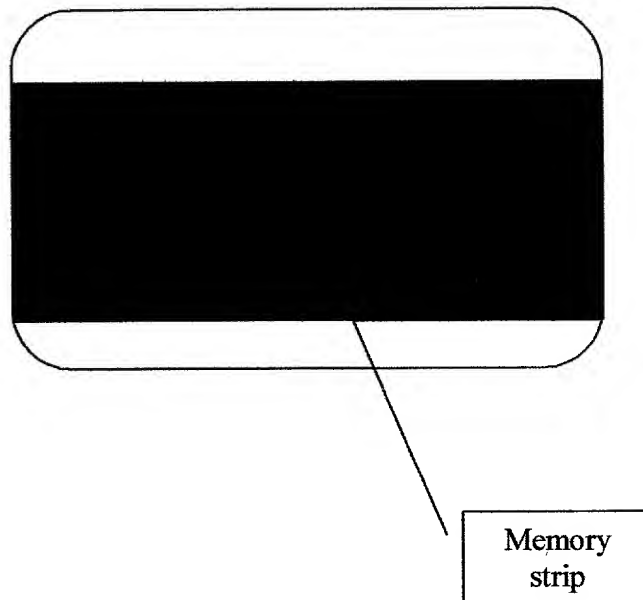


FIGURE 8
COMMUNICATION NETWORK 800

